

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

MICHAEL JOHN VITKO
CHRISTAL R VITKO
Debtor(s)

Case No. 15-14842-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/07/2015.
- 2) The plan was confirmed on 08/24/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/08/2020.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$98,302.00.
- 10) Amount of unsecured claims discharged without full payment: \$93,756.94.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$18,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$18,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,508.33
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,570.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,079.14

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	16,863.24	16,640.44	NA	0.00	0.00
AMERICAN EXP CENTURION BANK	Unsecured	2,200.00	2,245.12	2,245.12	131.69	0.00
AMERICAN EXP CENTURION BANK	Unsecured	1,800.00	1,824.96	1,824.96	107.08	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	5,140.62	5,140.62	301.53	0.00
AMERICAN INFOSOURCE LP	Unsecured	1,300.00	3,697.24	3,697.24	216.86	0.00
BECKET & LEE, LLP	Unsecured	2,200.00	2,180.82	2,180.82	127.93	0.00
CHASE	Unsecured	6,600.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	672.23	642.23	642.23	37.70	0.00
DISCOVER BANK	Unsecured	4,500.00	4,488.70	4,488.70	263.28	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,506.00	11,713.89	11,713.89	687.13	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	17,519.00	17,329.27	NA	0.00	0.00
GM FINANCIAL	Unsecured	5,000.00	NA	NA	0.00	0.00
MET-ED	Unsecured	1,307.00	698.49	698.49	40.93	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	5,600.00	5,769.64	5,769.64	338.42	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	250.00	463.85	463.85	27.22	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	2,400.00	2,434.96	2,434.96	142.83	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	1,000.00	409.12	409.12	24.01	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	9,900.00	10,079.33	10,079.33	591.21	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	816.18	816.18	47.87	0.00
PA DEPARTMENT OF REVENUE	Priority	17,626.05	3,188.23	3,188.23	3,188.23	0.00
PNC BANK	Unsecured	9,783.00	9,557.70	9,557.70	560.62	0.00
PNC BANK NA	Secured	159,300.00	162,138.41	4,887.31	4,887.31	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	700.00	681.79	681.79	40.01	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,600.00	4,587.96	4,587.96	269.12	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	170.00	164.55	164.55	9.67	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	NA	499.84	499.84	29.33	0.00
SHEFFIELD FINANCIAL	Secured	1,602.00	1,602.00	NA	0.00	0.00
SHEFFIELD FINANCIAL	Secured	3,299.00	2,849.25	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	230.00	195.38	195.38	11.46	0.00
UNITED STATES TREASURY (IRS)	Priority	NA	1,817.48	1,817.48	1,817.48	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	373.41	373.41	21.94	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,887.31	\$4,887.31	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,887.31	\$4,887.31	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,005.71	\$5,005.71	\$0.00
TOTAL PRIORITY:	\$5,005.71	\$5,005.71	\$0.00
GENERAL UNSECURED PAYMENTS:	\$68,665.78	\$4,027.84	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,079.14</u>	
Disbursements to Creditors	<u>\$13,920.86</u>	
TOTAL DISBURSEMENTS :		<u>\$18,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/03/2020

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.